

**Information to identify the case:**

Debtor 1	Shirley A. Rickenbach	Social Security number or ITIN xxx-xx-3967
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 23-10679-JCM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shirley A. Rickenbach

5/1/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shirley A. Rickenbach  
Debtor

Case No. 23-10679-JCM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

Page 1 of 3

Date Rcvd: May 01, 2024

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Shirley A. Rickenbach, 302 East 4th Street, Oil City, PA 16301-2414
15668705	Concora Credit, PO Box 84049, Beaverton, OR 97076-4477
15668707	+ Credit One Bank N.A., P.O. Box 9887, Las Vegas, NV 89191
15668719	+ Tebo Financial Services, Inc., 4740 Belpar St. Nw, Canton, OH 44718-3685

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: QIBSPERO.COM	May 02 2024 04:15:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	May 02 2024 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 00:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 02 2024 04:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 00:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: ATLASACQU	May 02 2024 04:15:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15673798	EDI: ATLASACQU	May 02 2024 04:15:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15668696	+ Email/Text: bankruptcynotices@aarons.com	May 02 2024 00:56:00	Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy Se, Suite 300, Atlanta, GA 30339-3182
15668697	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 02 2024 01:42:44	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15668698	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 02 2024 01:42:47	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15668699	+ Email/Text: bk@avant.com	May 02 2024 00:56:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15668700	+ EDI: CAPITALONE.COM	May 02 2024 04:15:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15668701	+ EDI: WFNNB.COM		

District/off: 0315-1

User: admin

Page 2 of 3

Date Rcvd: May 01, 2024

Form ID: 318

Total Noticed: 33

15668702	+ EDI: WFNNB.COM	May 02 2024 04:15:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15668703	+ EDI: WFNNB.COM	May 02 2024 04:15:00	Comenity Bank/Kingsize, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15668704	+ EDI: WFNNB.COM	May 02 2024 04:15:00	Comenity Capital/famous, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15668706	+ Email/Text: bdsupport@creditmanagementcompany.com	May 02 2024 00:56:00	Credit Management Company, Foster Plaza Building 7, 661 Andersen Drive, Suite 110, Pittsburgh, PA 15220-2700
15668708	Email/Text: operationsclerk@easypayfinance.com	May 02 2024 00:55:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
15668709	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 02 2024 00:55:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15668711	+ EDI: PHINGENESIS	May 02 2024 04:15:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15668710	+ EDI: PHINGENESIS	May 02 2024 04:15:00	Genesis Financial, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
15668712	+ EDI: JEFFERSONCAP.COM	May 02 2024 04:15:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
15668713	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 02 2024 00:55:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
15668714	+ Email/PDF: resurgentbknotifications@resurgent.com	May 02 2024 01:42:01	Lvny Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15668715	Email/Text: ml-ebn@missionlane.com	May 02 2024 00:55:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15668716	+ EDI: CBS7AVE	May 02 2024 04:15:00	Monroe & Main, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15668717	+ EDI: AGFINANCE.COM	May 02 2024 04:15:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15668718	+ EDI: SYNC	May 02 2024 04:15:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15668719	^ MEBN	May 02 2024 00:20:27	Tebo Financial Services, Inc., 4740 Belpar St. Nw, Canton, OH 44718-3685
15668720	+ Email/Text: BankruptcyNotice@upmc.edu	May 02 2024 00:56:00	UPMC-Northwest, 100 Fairfield Drive, Seneca, PA 16346-2130
15668721	EDI: VERIZONCOMB.COM	May 02 2024 04:15:00	Verizon, PO Box 408, Newark, NJ 07101-0408
15668722	+ EDI: VERIZONCOMB.COM	May 02 2024 04:15:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
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Daniel P. Foster

on behalf of Debtor Shirley A. Rickenbach dan@mrdebtbuster.com  
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com

Joseph B. Spero

sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4